

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Patricia Cottman  
 Debtor

Case No. 16-12042-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db +Patricia Cottman, 162 W Chew Avenue, Philadelphia, PA 19120-2428  
 13717070 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 13735136 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,  
 Attn: Bankruptcy Dept #F  
 13773251 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 13744587 U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184,  
 Harrisburg, PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Aug 10 2019 04:02:08 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2019 04:00:38  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 10 2019 04:01:43 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13731964 +E-mail/Text: bankruptcy@midwestloanservices.com Aug 10 2019 03:59:55 American Heritage FCU,  
 c/o Midwest Loan Services, 616 Shelden Avenue Suite 300, Houghton, MI 49931-1841  
 13697418 +E-mail/Text: broman@amhfcu.org Aug 10 2019 04:01:09 American Heritage Fcu,  
 2060 Red Lion Rd, Philadelphia, PA 19115-1699  
 13706628 EDI: CAPITALONE.COM Aug 10 2019 07:28:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 13731518 +EDI: MID8.COM Aug 10 2019 07:28:00 Midland Funding, LLC, P.O. Box 2011,  
 Warren, MI 48090-2011  
 13780122 EDI: PRA.COM Aug 10 2019 07:28:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 13743039 EDI: Q3G.COM Aug 10 2019 07:28:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 13741850 EDI: Q3G.COM Aug 10 2019 07:28:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 13778979 EDI: RMSC.COM Aug 10 2019 07:28:00 Synchrony Bank, c/o Recovery Management Systems Corp,  
 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
 13818877 +EDI: RMSC.COM Aug 10 2019 07:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk VA 23541-1021  
 13777364 +E-mail/Text: bncmail@w-legal.com Aug 10 2019 04:01:16 TD BANK USA, N.A.,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2019 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Patricia Cottman brad@sadeklaw.com, bradsadek@gmail.com  
 HEATHER STACEY RILOFF on behalf of Creditor AMERICAN HERITAGE FEDERAL CREDIT UNION  
 heather@mvrlaw.com, Michelle@mvrlaw.com  
 JEROME B. BLANK on behalf of Creditor Toyota Motor Credit Corporation paeb@fedphe.com  
 LORRAINE GAZZARA DOYLE on behalf of Creditor AMERICAN HERITAGE FEDERAL CREDIT UNION  
 ldoyle@pincuslaw.com  
 MARIO J. HANYON on behalf of Creditor Toyota Motor Credit Corporation paeb@fedphe.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

MATTEO SAMUEL WEINER on behalf of Creditor Toyota Motor Credit Corporation  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 9

Information to identify the case:					
Debtor 1	<b>Patricia Cottman</b>			Social Security number or ITIN	<b>xxx-xx-9032</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	_____
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>					
Case number: <b>16-12042-elf</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Patricia Cottman

8/8/19

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**